Case 18-60800-pmb Doc 7 Filed 07/04/18 Entered 07/05/18 01:35:12 Desc Imaged

Information	to identify the case:	Page 1 of 3
Debtor 1	Abby Bruce Bryan	Social Security number or ITIN xxx-xx-2392
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
	Bankruptcy Court Northern District of Georgia www.ganb.uscourts.gov	Date case filed for chapter 7 6/29/18
Case number	18_60800_nmh	

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Copy fees or access charges may apply. A free automated response system is available at 866–222–8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

oourt.			
	About Debtor 1:	About Debtor 2:	
1. Debtor's full name	Abby Bruce Bryan		
2. All other names used in the last 8 years			
3. Address	3647 Fair Hill Drive Bethlehem, GA 30620		
4. Debtor's attorney Name and address	Kevin J. Pratt Kevin J. Pratt , PC Suite D 3461 Lawrenceville–Suwanee Road Suwanee, GA 30024 Contact phone (770) 614–4811 Email: kpratt@georgiatrials.com		
5. Bankruptcy trustee Name and address	Martha A. Miller Martha Miller Law, LLC P. O. Box 5630 Atlanta, GA 31107	Contact phone 404–941–7360	

For more information, see page 2 >

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Debtor Abby Bruce Bryan

Case number 18-60800-pmb

Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

M. Regina Thomas Clerk of Court

1340 United States Courthouse 75 Ted Turner Drive SW Atlanta, GA 30303

Office Hours: 8:00 a.m. - 4:00 p.m.

Court website: www.ganb.uscourts.gov

Contact phone 404-215-1000

Location:

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the

August 6, 2018 at 09:30 AM

The meeting may be continued or adjourned to a Third Floor - Room 365, Russell Federal later date. If so, the date will be on the court docket.

Building, 75 Ted Turner Drive SW, Atlanta, GA 30303

TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT.

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or Filing deadline: 10/5/18to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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Certificate of Notice Page 3 of 3 United States Bankruptcy Court Northern District of Georgia

In re: Abby Bruce Bryan Debtor Case No. 18-60800-pmb Chapter 7

CERTIFICATE OF NOTICE

District/off: 113E-9 User: cornettj Page 1 of 1 Date Rcvd: Jul 02, 2018 Form ID: 309a Total Noticed: 15

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2018. 3647 Fair Hill Drive, Bethlehem, GA 30620-4685 Martha Miller Law, LLC, P. O. Box 5630, Atlan db +Abby Bruce 2-, +Martha A. Miller, Martha Mil-Still, PO Box 707, +Abby Bruce Bryan, Atlanta, GA 31107-0630 t.r 21650543 Lawrenceville, GA 30046-0707 +Gs Bank Usa, Po Box 45400, 21650544 Salt Lake City, UT 84145-0400 +Regional First Care, 420 College Street, Macon, GA 31201-6707 +Robert R. Pagniello PC, 651 Exchange Place NW, Lilburn, GA 30047-6857 21650546 21650547 21650548 Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600 +SST/Best Egg, Kevin J. Pratt , PC, Suite D, 3461 Lawrenceville-Suwanee Road, Suwanee, GA 30024 +E-mail/Text: ustpregion21.at.ecf@usdoj.gov Jul 02 2018 22:19:21 ust. Office of the United States Trustee, 362 Richard Russell Building, 75 Ted Turner Drive, SW, Atlanta, GA 30303-3315 21650540 +EDI: CHASE.COM Jul 03 2018 01:18:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298 +EDI: WFNNB.COM Jul 03 2018 01:18:00 Com 21650541 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 +E-mail/Text: bk@lendingclub.com Jul 02 2018 22:20:40 71 Stevenson St, 21650545 Lending Club Corp, Suite 300, San Francisco, CA 94105-2985 +E-mail/Text: bankruptcy@lightstream.com Jul 02 2018 22:21:20 21650549 Suntrust, 655 W Broadway Ste 1300, San Diego, C EDI: USBANKARS.COM Jul 03 2018 01:18:00 San Diego, CA 92101-8490 21650542 Elan Financial Service, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201 +E-mail/Text: WFB.Bankruptcy@cabelas.com Jul 02 2018 22:21:46 21650552 Worlds Foremost Bank N, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463 TOTAL: 8 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: United Community Bank, ++US BANK, 21650551* PO Box 790408, Saint Louis, MO 63179) ##+United Community Bank, 255 N Main St, Cornelia, GA 30531-2123 21650550 TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2018 at the address(es) listed below:

Kevin J. Pratt on behalf of Debtor Abby Bruce Bryan kpratt@georgiatrials.com, Tina@georgiatrials.com

Martha A. Miller mmiller@mmillertrustee.com, mam@trustesolutions.net Office of the United States Trustee ustpregion21.at.ecf@usdoj.gov

TOTAL: 3